

**Information to identify the case:**

Debtor 1	<b>Christopher V. Shoester</b>	Social Security number or ITIN	xxx-xx-9347
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-19480-CMG</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christopher V. Shoester  
dba All Ways Home Remodeling, LLC

8/11/17

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Christopher V. Shoester  
 Debtor

Case No. 17-19480-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Aug 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2017.

db +Christopher V. Shoester, 4 N. Binnacle Dr., Tuckerton, NJ 08087-1548  
 cr +HSBC BANK USA NATIONAL ASSOCIATION, Robertson, Anschutz & Schneid P.L.,  
 6409 Congress Ave Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853  
 516815047 +Account Resolution Services, 1643 N. Harrison Pkwy. Bldg. H Ste. 100,  
 Fort Lauderdale, FL 33323-2857  
 516815048 +Adinolfi & Packman, PA, 4 Kings Highway East, Haddonfield, NJ 08033-2002  
 516815049 +Charlotte Kelly, DAG, Department of Labor, PO Box 399, Trenton, NJ 08625-0399  
 516815050 +Child Support Enforcement, 25 Market St., Trenton, NJ 08611-2148  
 516815051 +Christina Chaput, 42 Dover Ave., Berlin, NJ 08009-1111  
 516815053 +Commonwealth Finance, 245 Main St., Scranton, PA 18519-1641  
 516815054 +Discover Bank, 502 E. Market St., Greenwood, DE 19950-9700  
 516815055 +Emergency Physicians Assoc., 101 Carnie Blvd., Voorhees, NJ 08043-1548  
 516815056 +Gary W. Boguski, Esq., Taylor & Boguski, LLC, 199 Sixth Ave., Mount Laurel, NJ 08054-9749  
 516815057 +HSBC Bank USA, 425 5th Ave., New York, NY 10016-2223  
 516815059 +LVNV Funding, LLC, c/o Corporate Service Company, Registered Agent, 830 Bear Tavern Rd.,  
 Trenton, NJ 08628-1020  
 516889415 +NJ Dept of Labor Workforce, POB 399, Trenton, NJ 08625-0399  
 516815060 +Nationstar, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620  
 516815061 New Jersey Natural Gas, c/o Rhonda M. Figueroa, Registered Agent, 1415 Wyckoff Rd.,  
 Belmar, NJ 07719  
 516815062 +Owen Loan Servicing, LLC, PO Box 24738, West Palm Beach, FL 33416-4738  
 516815063 +Plumbing Heating Inc., c/o Clerk of Superior Court, Hughes Justice Complex, PO Box 971,  
 Trenton, NJ 08625-0971  
 516815064 +Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020  
 516815065 +Schachter Portnoy, LLC, 3490 US Route 1, Princeton, NJ 08540-5920  
 516815067 +State of NJ Unisured Employer Fund, 1 John Fitch Plaza, Trenton, NJ 08611-1760  
 516815066 +State of New Jersey, c/o Attorney General for New Jersey, 25 Market St.,  
 Trenton, NJ 08611-2148  
 516815068 +Stern & Eisenberg, PC, 1040 N. Kings Highway, Ste. 407, Cherry Hill, NJ 08034-1925  
 516815070 +William Briggs, 128 Bramau Ave., Berlin, NJ 08009-9209

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 11 2017 22:24:56 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 11 2017 22:24:55 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516815052 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Aug 11 2017 22:25:06  
 Comcast Cable, 1701 JFK Blvd., Philadelphia, PA 19103-2899  
 516815058 +EDI: IRS.COM Aug 11 2017 22:23:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 516815069 +EDI: SWCR.COM Aug 11 2017 22:23:00 SW Credit Systems, 4120 International Pkwy. Ste. 1100,  
 Carrollton, TX 75007-1958

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 13, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Aug 11, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2017 at the address(es) listed below:

Bruno Bellucci, III on behalf of Debtor Christopher V. Shoester jkearney@belluccilaw.net,  
bbellucci@belluccilaw.net, jrosati@belluccilaw.net, kpalermo@belluccilaw.net,  
jbonner@belluccilaw.net  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor  
in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle  
Bank National Association, as Trustee for Merrill dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfbis.com; KarenEBeznerEsq@aol.com  
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,  
NJ61@ecfbis.com; KarenEBeznerEsq@aol.com  
Miriam Rosenblatt on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION  
bkyecf@rasflaw.com, mrosenblatt@rasflaw.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6